

Exhibit H

JUL-20-2009 10:58 FROM:HF REALCHOICES

2148742197

TO:6263576617

P. 001'001

GMAC Mortgage, LLC
PO Box 780

PAGE 1

DATE 07/20/09

Waterloo

IA 50704-0780

Waterloo

IA 50704-0780

REPAYMENT AGREEMENT- 0846

REPAYMENT AGREEMENT- 0846

MAIL PROPERTY

MARSHELL O CULTON

254 ANGELO PL

830 WEST ORANGE GROVE AVENUE

ARCADIA

CA 91006-1501 ARCADIA

CA 91006-0000

----- DATES -----	----- CURRENT BALANCES -----	----- UNCOLLECTED -----
PAID TO 10/01/08	PRINCIPAL 1003807.14	LATE CHARGES 2027.39
NEXT DUE 11/01/08	ESCROW -25016.46	OPTIONAL INS 0.00
LAST PMT 11/14/08	UNAPPLIED FUNDS 3162.22	INTEREST 0.00
AUDIT DT 05/11/07	UNAPPLIED CODES F	FEES 170.50
LAST ACTIVITY 07/17/09	BUYDOWN FUNDS 0.00	DFLT EXP PD 90.00
	BUYDOWN CODE	DFLT EXP UNPD 0.00

PMT NUM	PLAN DUE DATE	PMT PLAN PMT AMOUNT	AMOUNT TO REG PMT	AMT TO LC/UNCOL	UNAPPLIED BALANCE	FIRST/LAST PMT APPLIED
01	07/24/09	3353.89	3353.89	0.00	3162.22	11/08
02	08/24/09	3353.89	3353.89	0.00	3162.22	12/08
03	09/24/09	3353.89E	6249.82	0.00	266.29	01/09
04	10/24/09	3353.89	0.00	0.00	3620.18	
05	11/24/09	3353.89	6249.82	0.00	724.25	02/09
06	12/24/09	60444.52*	58880.88	2287.89	0.00	03/09 12/09

PLAN TOTAL 77213.97

E - ESCROW CHANGE A - ALTERNATIVE LOAN P&I CHANGE B - BUYDOWN SUBSIDY CHANGE

I (WE) AGREE TO THE REPAYMENT SCHEDULE AS SET FORTH ABOVE. THE AMOUNT OF EACH PAYMENT IS SUBJECT TO CHANGE BASED ON SCHEDULED ALTERNATIVE MORTGAGE P&I, ESCROW OR OTHER PAYMENT CHANGES. ALL PROVISIONS OF THE NOTE AND MORTGAGE/DEED OF TRUST REMAIN IN FULL FORCE AND EFFECT.

Marshall O Culton
MARSHELL O CULTON

James Muen Jans
GMAC

820 COL31823

JUL-15-2009 14:42 FROM:HF REALCHOICES

2148742197

TO:6263576617

P. 005/006

07/15/09

Account Number 0846

Page Four

*****CERTIFIED FUNDS ONLY*****

NOTE: There is no grace period during this Agreement. Pursuant to your request and in order to cure the default on this account, all payments must be received on or before the due date.

RECEIVED AND AGREED:

Marshall O Culton (Seal)
MARSHELL O CULTON
Customer

7/20/09
Date

Customer

Date

Upon receipt of the signed agreement, we as the Servicer will also execute to indicate our concurrence with this agreement.

[Signature]
Servicer

5:15

SIGN AND RETURN THIS PAGE ONLY

*****FAX TO 866-340-5043*****

JUL-15-2009 14:40 FROM:HF REALCHOICES

2148742197

TO:6263576617

P. 003/006

07/15/09

Account Number 0846

Page Two

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Waterloo, IA 50702
Fax: 866-340-5043

6. Pursuant to your request you agree to pay the remainder of the default, \$50,309.26, as indicated in the Payment Schedule enclosed and made a part hereof by reference. Customer understands that payments due under the Payment Schedule may include amounts due for real estate taxes and insurance, and the Payment Schedule amounts may, in such event, have to be increased, at the sole option of the Lender, if the items for such escrow purposes should increase during the duration of the Agreement.
7. All payments under this Agreement, including the regular monthly payments, shall be made in certified funds or cashier's check, shall include the account number on the Customer's check or on a written attachment to the check, and shall be sent to the following address:

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Waterloo, IA 50702

Additional methods of remitting payments under this agreement are:

- Money Gram using a Receive Code of 2365
- Western Union using a Code City and State of Home, IA

If payment is tendered in any other form, Lender may return the payment and invoke any remedies available under the loan documents and this Agreement.

8. In the event we do not receive timely payment called for under this Agreement, Lender may, without further notice to Customer, undertake or continue collection or foreclosure activities. In such event, any payments tendered under this Agreement shall be applied to the account in the manner specified in the Mortgage, and there will be no right to a refund of the tendered funds. In the event Lender chooses to accept any payment not in the full amount called for under this Agreement, such acceptance shall not be deemed a waiver of Lender's right to declare a default under this Agreement. Upon any default in meeting the terms of this Agreement, any such payments received under the terms of this Agreement shall be applied first against the default in the account, with the excess, if any, then applied according to the terms of the Mortgage. The parties expressly understand and agree time shall be of the essence as to the obligation under this Agreement.